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The Maryland State Numismatic Association, Inc.

The *MARYLAND NUMISMATIST* is the quarterly publication of MSNA and is distributed to all members in good standing without additional cost.

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The Board of Directors of MSNA is composed of the officers, past presidents and club representatives as listed to the right.

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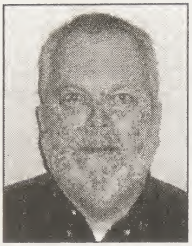
President's Message



There is a major numismatic event in Maryland State Numismatic Association's future on which I would like to provide an update. This year's annual convention and coin show will be held in Ocean City, Maryland on 8 & 9 October 2005. Planning is proceeding very well. Table sales are way a head of our best projections and we hope to sell out the hall by the summer. There was a meeting on Sunday, 13 February in Salisbury with our co-host club, the Salisbury Coin Club to discuss show plans. I was very pleased that seven members, six of whom came from the northern side of the Bay Bridge, represented the Maryland State Numismatic Association. We were joined by about an equal number of Salisbury Coin Club representatives. We reviewed all show planning to date with special emphasis on the division of effort between the two clubs. Show advertising has been very good with notices in Coin World, Numismatic News, the Krause Coin Show calendar, the State of Maryland yearly events calendar for 2005, the Ocean City Maryland yearly events calendar for 2005 and the 2005 FUN (Florida United Numismatists) Coin Show program. We have been making flyers available to the public at most local coin shows. We are going to hang a banner advertising the coin show on the bridge at 90th Street a week before the show. Your co-Bourse Chairs (Carl E. Ostiquy, Jr, and yours truly) have been getting out bourse applications in large numbers. Word of mouth is still one of the best advertisements possible. Whenever you get a chance, please talk up this show with dealers and collectors alike. We want to make this a show to remember.

As part of our educational thrust, there will be about fourteen tables dedicated to exhibits. Plans are for this to be a competitive exhibit program with Walt Kitner as our Exhibit Chairman. The Salisbury Coin Club was asked to take a look at how many collectors from their club would be willing to exhibit. They will be given initial preference so we can keep a local club flavor to the event. More will be forthcoming as Walt develops the program. We are working with the Salisbury Coin Club to develop a Young Numismatist (YN) program focusing on scouts; most likely the Girl Scouts for the 2005 show. We are planning to have an hour-long program to

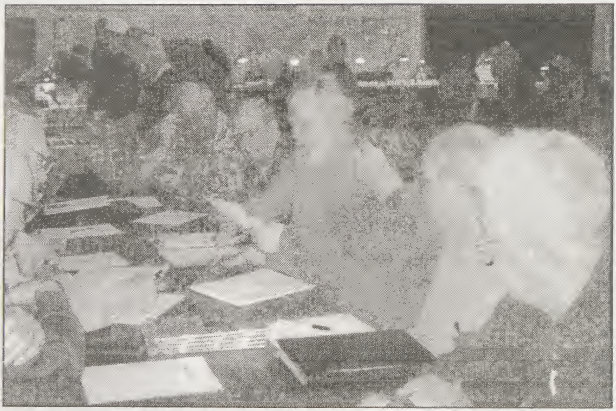
hopefully support efforts in obtaining a scouting merit badge for coin collecting. There will also be some interesting collectibles available at the show. The Maryland State Numismatic Association is producing elongated cents with an Ocean City show theme, designed by Mill Hajek. These will be used for show advertising and as a handout for folks attending the show. There will be a special show postal cancellation developed. Bill Ayres and Bob Harden are working with the US Post Office to get them to set up at the show on both days and they will have a special cancellation for the show that can be used by all attendees. You can get items postmarked and sent if desired as long as the item has the correct postage affixed. Bill Stratemeyer has designed a very nice souvenir card to be sold at the show as a commemorative item. Many collectors get these postmarked. Without spoiling the surprise, the card will feature an old, local bank note. This show should have a lot to offer for collectors and non-collectors alike. Mark your calendars now and pass the word. In future President's Letter's I will keep the membership informed on the upcoming show in Ocean City, Maryland.

Front L to R: Bill Ayres, Karl Keller, Bill Lenz
Back L to R: Tom Palmer, Rhonda Rainey (Salisbury President), Ed Craig (MSNA President), Sam Adkins and Bill Stratemeyer

Reminder ◙ Reminder ◙ Reminder ◙ Reminder

Dues for 2005 were due on December 31, 2004. Exportation dates may be found on your mailing label. Please send your dues check to our treasurer: **Karl E. Keller, 1612 Creston Drive, Forest Hills, MD 21050**. Make check payable to **MSNA**. Club dues are $15.00 and individuals are $10.00. This will be your last journal if your expiration date is 12/31/2004 or earlier

Salisbury Meeting



Right Side Front to Back: Bill Lenz, Bob Harden, Rhonda Rainey (Salisbury President), Ed Craig (MSNA President) Sam Adkins, George Pletka (Salibury Secretary). Left Side: Al Fergson (Salisbury Treasurer) and Bill Ayres.

FUTURE COIN SHOWS

9 – 10 Apr. - **Western Maryland Coin Club Show**, LaVale Fire Hall #-1, 421 National Highway, LaVale, MD (West of Cumberland). Sat. 10 AM to 5 PM, Sun. 10 AM to 3 PM.

17 Apr. - **Annapolis Coin and Currency Show** - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis/Edgewater, MD 21037. 9:00 AM to 4:30 PM

22 – 24 Apr. – **Early American Coppers (EAC),** Radisson Hotel, 210 Holiday Court, Annapolis, MD 21401. Hours: Fri & Sat. 10 AM to 5 PM; Sun 10 AM to 3 PM. Free Admission and Parking.

30 Apr. – 1 May - **Vienna Quarterly Coin & Stamp Show**, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

13 – 15 May - **Penna. Association of Numismatists (PAN),** Pittsburgh ExpoMart, Business Route 22, off Exit 57 PA turnpike, Monroeville, PA. Free Admission & Parking. Hours: Fri. & Sat. 10 to 6; Sun. 10 to 3.

27 – 29 May - **Crabstate Show** - Ramada Inn, 8500 Annapolis Road, (Exit 20-B off of I-495) New Carrollton, MD, 10:00 AM to 6:00 PM, Free Admission and Parking. Route 495 & Rte 450, Lanham, MD, Exit 20-B off of I-495.

5 June - **BANC** - Towson Holiday Inn, 1100 Cromwell Bridge Road, Towson, MD (Exit 29 South off I-695) 9:00 AM to 4:00 PM

12 - 14 Aug. - **Baltimore Coin & Currency Convention** (Berg Show), Baltimore Convention Center, One West Pratt Street, Baltimore, MD, 10:00 AM to 6:00 PM

3 – 4, Sept. - **Interstate Coin Club Show** - Venice Inn - Hotel Ballroom, 431 Dual Highway, Hagerstown, MD, Free admission and parking. Sat 10 – 5 & Sun 11 – 4.

October 28, 2004 – Minutes

The Board of the Maryland State Numismatic Association met on October 28, 2004, at 7:45 p.m. at the Grace United Methodist Church in Baltimore. In attendance were: Ed Craig –President; Simcha Kuritzky - VP; Bryce Doxzon – Secretary; Tom Palmer – Past Pres; Bill Lenz - Harford Coin Huskers, Joe Burford – Catonsville CC; Larry Goldman - Balto CC; Millard Hajek – Catonsville; Tom McKee – Montgomery CCC; Walt Kitner; Carl Ostiguy; Gene Stumbroski; Walt Kitner; Bob Ruby (Journal Editor) and Frank Murphy.

Bill Lenz and Bob Harden met with Mike Wicklein, the promoter of Octoberfest. Mr. Wicklein is agreeable to cross-promotion between the MSNA show and his. MSNA can have door prize drawings for those folks who also attend the Octoberfest. Ocean City will put up a banner, over the Route 50 bridge, but it must be done to their size requirements. We will have to find out the costs of getting a new banner made and check the pricing for having it done in Baltimore and Ocean City. Three days, over the same October weekend, have been set aside for the 2006 MSNA show.

Larry Goldman announced no response to MSNA's request of auction bids. Simcha Kuritzky has filled out most of the tax exemption form but he still needs some items of information from Karl Keller. The Maryland TAMS ANA convention souvenir book was officially presented to MSNA.

Simcha has the new tax-exempt status form for 2004. MSNA received official notice of Baltimore's selection as the 2008 ANA Convention site. It was asked whether the MSNA 2008 show would be stand alone or the "pre-ANA" but it was agree that discussion of the issue was premature until some Ocean City shows have taken place.

In the letter Karl Keller referenced earlier; Don Kagin requested MSNA life membership. MSNA membership rules require a regular membership of three years before any vote on life membership so Mr. Kagin is only eligible for regular membership, at this time.

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Salisbury Meeting

A meeting was held on February 13, 2005, at 1:00 pm in the Community Center on Civic Ave in Salisbury to discuss the MSNA convention to be held in Ocean City, this October. Attending were MSNA officers Ed Craig – President; Karl Keller – Treasurer; Immediate Past Presidents Tom Palmer and Bill Stratemeyer; and Club Reps Bill Ayres and Bill Lenz. From Salisbury Coin Club were Rhonda Ramey President; Tade Gerischer; Secretary – George Pletka; Treasurer – Al Fergusion and club members Sam Adkins and Bob Harden, who is a member of both MSNA and Salisbury and will share the show chair duties with Bill Lenz.

Bill Lenz advised that this show will be held on Saturday and Sunday with approximately 65 dealers. Setup will be on Friday with dealer setup Friday afternoon. Security will begin 2:00 p.m. on Friday. Show will be open to the public 10-6 on Saturday and 10-4 on Sunday.

Exhibit tables will be against the back wall. Salisbury members are to talk to their club members to find out how many of their people wish to have an exhibit. As co-host club Salisbury members will be given preference for exhibiting. Walt Kitner, from MSNA, will be exhibits chair.

For registration there may have to be a joint effort however if it is possible Salisbury will provide the majority of effort. People will be needed during set up and dealer registration on Friday (dealer registration will be chaired by Larry Goldman of MSNA) and to register the public Saturday and Sunday. MSNA will provide cases for exhibits, if required.

We are in the Krause calendar of events. We will be advertised in several Ocean City papers. We should be on the electric sign on Coastal Highway, in front of the convention center. We had an ad in the FUN magazine. Rhonda added that there should/shall be advertising on the local TV station. Bryce Doxzon handles advertising for MSNA and Wayne Bransky for Salisbury.

A banner across the highway: Bob Harden is working on this. There will also be a joint advertising effort with Octoberfest. We have to remain aware, in the future that spaces for banners are reserved, up to a year in advance.

Ed: We need to consider a YN program. Rhonda said the schools in the area were not likely candidates based on past Salisbury experience. She will talk to the girl scouts to see if something can be worked out there

Ed Craig raised the consideration of pages and Salisbury agreed to see if they could find the youngsters.

Elongateds: Will Massey will produce. We will have a bunch of cents plus 50 sets of cent, nickel, dime, quarter and two Ocean City tokens. These sets will be split 50/50 with MSNA and Salisbury. Bill Stratemeyer displayed a copy of the souvenir sheet we will have for sale. Bill Ayres has contacted the postmaster in Ocean City to get the ball rolling on our postal cancellation and to try to have a branch set up in the hall for the show.

TOM REICHELDERFER, President Number 7

He joined the Maryland State Numismatic Association in the very beginning and held Charter membership number 23. In 1981 " "Doctor Tom" agreed to serve as Vice President and served in that capacity until he became president in July of 1983. In May of 1984 he advised us that his doctor had advised him to reduce his activities and that he would not run again.

Tom was the chief of pediatrics at DC General Hospital and for many years operated a clinic on the Eastern Shore.

On 16 Oct 83, and on 2 or 3 other occasions, we held a board meeting at Tom's house on a bluff over looking the Magothy River. To get there you got off at the last exit before crossing the bay. Once there, a very interesting view.

Tom's tenure may have been shorter than some others, but it was a very active time for the organization. The ANA's appearance in Baltimore in 1985 was preceded by a great deal of work. Members of the board went to Detroit to observe an ANA convention; Carl Shrader went to Colorado for conferences and much groundwork was done in the local area.

During Tom's tenure we held a couple of board meetings in the library in Annapolis and an organizational meeting with ANA at the Hyatt Regency Hotel in Baltimore in April 1984.

It was during this time also that the John B. Henry Collection was offered to the MSNA. Tom appointed a committee to study this and come up with recommendations to the association.

As a matter of interest, In July of 1981 Ocean City was suggested as a site to be considered for our convention.

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Money Talks: *THE LINCOLN CENT'S BIRTHDAY*

By ***Bill Jones***

The Lincoln penny was first issued on August 2, 1909 to an enthusiastic public. Before the Mint released the new pennies, everyone was excited about the coin that commemorated the hundredth anniversary of Lincoln's birth. And even though the Treasury stockpiled millions of Lincoln cents before their release---the department couldn't get the coins into circulation fast enough and newsboys did a brisk business that first day, selling the new coins for as much as five cents each.

The Lincoln penny was President Theodore Roosevelt's pet project. In 1907, Roosevelt was posing for the artist, Victor David Brenner. During their conversations, Brenner mentioned he was working on several Lincoln projects---and he showed the President a plaque and a medal he had completed. Roosevelt became enthusiastic about the possibility of using the Lincoln portrait on a coin, and the Lincoln cent blossomed from there.

The new coin featured a profile of Lincoln that was based on a Matthew Brady photograph. The back of the coin featured two shafts of wheat, which partially encircled the words ONE CENT and UNITED STATES OF AMERICA.

The first examples of the coin had the artist's initials, VDB, at the bottom of the reverse side. But even though the initials were not obtrusive, people objected to them---and the initials were removed just a month later. It created two varieties of 1909 Lincoln pennies that were made at the Philadelphia and San Francisco Mints. The San Francisco Mint produced a small number of cents with the initials, resulting in the famous 1909-S VDB Lincoln cent---S for San Francisco Mint. Today, this penny is worth several hundred dollars, depending upon its condition.

Brenner's initials were restored to the coin in 1918. This time, the letters "V.D.B." were placed under Lincoln's shoulder and were almost too small to be seen.

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THE COINAGE OF LORD BALTIMORE

By William S. Dewey, Mt. Vernon, NY

(Paper presented to the Detroit Convention of ANA and reproduced here with courtesy *The Numismatist*, Vol. 34, No. 3 March 1941. (Editor's Note: This article was copied from Vol. XXX, No. 2 issue of *FUN-Topics*, Dated Summer 1985)).

There is an irresistible fascination about the American Colonial coinages that overcomes anyone who ventures into the intricacies of numismatic background. This may well be due to the intimate relationship that exists between the money and history of Colonial times or perhaps to the fact that the series of itself provides a more generous and varied field of study to the serious student that our ever-popular standard U. S. coinages.

Of all the metallic coinages used or intended for use in this country during the Colonial period, none reflects more vividly the contemporary state of monetary affairs that the now-famous coinage of Lord Baltimore. Unfortunately, little is known about this series of pieces other than that which is outlined in Crosby's work on the "Colonial Coins of America," and he has frankly admitted that practically everything therein was taken from a "Sketch of Early Currency in Maryland and Virginia," written by S. F. Streeter and published in Vol. II of *The Historical Magazine*. But with this material as a base, and with the catalytic assistance of known historical and biographical facts, we are able to evolve a reasonably accurate story of the Baltimore coinage.

The first Lord Baltimore, George Calvert, was born at Kipling, in Yorkshire [England], about 1580. He was the father of Cecil, second Lord Baltimore, whose coinage is the subject of this paper. He was a statesman and colonizer, the present city of Baltimore having been named in his honor. George Calvert Baltimore entered parliament in 1609 and received his knighthood in 1617. In 1619 he became Secretary of State, but resigned in 1625 after having converted to Catholicism. In 1627 he visited a small settlement of colonists in Newfoundland which had been established under his authority six years earlier. The severity of the winter in that place induced him to found a new colony farther southward, but he was forced to return to England to obtain a new charter for the purpose. The papers patent were so long in preparation that Calvert died before they could be granted

(April 15, 1632). In June 1632, the Maryland Charter was granted to Cecil Baltimore, Second Lord, and son of George Calvert Baltimore.

The Maryland patent included broad authority over the affairs of the proposed colony, such as the power of civil and military command, the right to enact laws and pardon offenses, the power to confer honors, etc. There was no specific statement in the document relating to the money that would be required for the commerce and trade of the colony, nor was there any mention of the right to coin money or issue currency in the name of the colony. Lord Cecil subsequently assumed the right to provide a coinage for his people on the rather negative theory that it really was granted by virtue of there being no word to the contrary! He may also have assumed the coining power had been granted to Virginia in her patent of April 10, 1606.

In March, 1634, a party of English gentlemen and their servants landed on the shores of St. Mary's River (a branch of the Potomac), purchased a tract of land from the Indians and founded the new Colony of Maryland, so named in honor of Henrietta Maria, England's Queen. The colony prospered and rapidly approached the stage where some suitable means of exchange was needed to carry on the increasing trade. Tobacco, being its principal crop, had been pressed into service as a substitute for coinage, but its value could not be maintained at a satisfactory level. As the population increased, tobacco became more abundant and its market value was depressed accordingly. Powder and shot were not uncommon articles of exchange for ship duties. In 1650, a "corn" tax was levied on the residents of three different Maryland Counties for the support of a Governor. Cattle were reputedly used to pay off soldiers during this period in the early history of the colony.

The idea of a local coinage that would meet with wide acceptance was finally suggested to Lord Cecil as a solution to the colony's problem of diminishing trade. It was recognized, incidentally, that the distribution of such coinage would prove to be a source of valuable income to the founder.

In due course the dies for Baltimore's coinage were prepared in London. Specimens of a shilling, sixpence and groat were struck and forwarded with explanatory letters to Phillip Calvert. Cecil's brother, and to the Governor and Council of the Colony on October 12, 1659. Lord Cecil, in

an earnest effort to provide his people with an "honorable" coinage, asked that the proposed coins be made current "by proclamation" for all payments within the colony of Maryland, and that suitable penalties be described for counterfeiting. He insisted that the laws of the colony back the coinage, and that in no wise should its issue be fostered on an unwilling populace, but only so far as it proved pleasing to the people.

A council meeting, held on March 3, 1660, was adjourned without any action having been taken on the matter of the coinage. Ten days later, Governor Fendall, backed by a part of the council, tried to throw off all dependence on Lord Baltimore and attempted to concentrate all power in themselves. The ruse was not successful, but the confusion which resulted for a period to carry out the plans for a coinage at the time. Numismatically, Fendall's "insurrection' is important in that it changed the place of manufacture of the Baltimore coins from America to England, as it is a certainty they would have been fabricated here had the attempt at independence been successful.

In November 1660, Phillip Calvert was commissioned to act as Governor of the colony, and in April of the following year, an act was passed providing for a local coinage and carrying the following provisions:

1. Establishment of a Mint in Maryland.
2. Coins to struck in silver, as fine as the then current coins of Britain.
3. The shilling denomination was to weigh above 9 pence in silver and the other coins in proportion.
4. Clipping, scaling washing or counterfeiting in any way to be punishable by death and forfeiture of all properties in the province to Lord Baltimore.
5. Coins to be accepted by Lord Baltimore for all debts due him by the colonists.

Two drafts of this act were sent to Lord Baltimore, in England, in the hope that he would ratify it, including authority to execute the coinage in America. Cecil, however had other plans, and in a very short time a quantity of the new coins (having been struck in London) were shipped to Maryland. They were accompanied with an urgent plea to the assembly that everything possible be done to popularize the issue and to make it acceptable to the

people of the colony. On April 12, 1662, a law was enacted providing that each householder and every freeman obtain ten shillings' worth of the new currency for every taxable person in his charge or custody. Casked tobacco was authorized to be exchanged for the coins at a rate of twopence per pound.

There is no way of estimating how great a quantity of Lord Baltimore's coinage may have been in circulation at any time. The exchange act of 1662, if carried into complete effect, would have required all taxpayers to exchange 60 pounds of tobacco (at twopence per pound) for ten shillings' worth of the new money, and there were about 5000 people in that category at the time. This would have placed 2500 pounds sterling in circulation alone, and it is reasonable to assume that more that that amount actually went into service.

Tobacco, however, continued to hold a respected place in the trade of the colony as a medium of exchange, and it was not easy to force it out of circulation, even though there had been a genuine demand for a metallic currency. The fine new coins did not meet with the overwhelming approbation of the colonists as had been anticipated, and at some time later they passed into entire disuse.

Lord Baltimore had assumed the cost of minting the coins privately, although he had undoubtedly expected to make a profit out of the proposition in the long run. The shilling contained about 75% of its nominal value in pure silver; the remainder represented what we now term *seigniorage*, so that even though the coinage did not continue for any substantial period of time, the ultimate remuneration must have been considerable.

The Baltimore coins are undated, but most authorities place their year of mintage at 1659. Whether or not the actual manufacture of these pieces antedated the passage of the Colonial enabling act of 1661 is an academic question, since the dies and some specimen pieces were known to have been prepared in 1659 in London. There are three accepted denominations of the Baltimore coins, namely, the shilling, sixpence and the groat, all struck in silver. A coinage of copper pennies (Hickcox calls them half-pennies) seems also to have been contemplated, but there is no record of such an issue, and the few known specimens have offered students little evidence of their status.

The general design of the three silver pieces is almost entirely alike, only minor differences in the legends being obvious. The obverse displays a profile bust of Lord Cecil facing left, head unadorned, neck uncovered and bust slightly draped. The legend reads, "**CAECILUS : Dns : TERRAEMARIAE : &CT**." – That is, "Cecil, Lord of Marie-land." The mintmark is a cross patée or firmée, placed at the termination of the legend. On the sixpence and groat the letter "T" is omitted from "**&CT**."

The reverse bears as a central device a lozenge shield, the family coat-of-arms of Lord Baltimore, and heraldically described as "a paly of six, sable and argent, a bend counterchanged." The shield is surmounted by a crown, and divides the Roman numerals X and II on the shilling, V and I on the sixpence, and I and V on the groat. The legend is :**CRESCITE : ET : MULTIPLICAMINI**," WHICH, TRANSLATED FROM THE Latin means "Increase and be multiplied." On the sixpence and groat there is no period at the end of the legend, but in other respects the three coins are similar. There exists a very rare variety of the fourpence, which shows periods between the words of the legend instead of colons, also. This variety bears smaller devices on both obverse and reverse than the standard type.

Specimens of the silver coins in copper are known, but are of the greatest rarity. It has been suggested that these "special" pieces may have been struck to defray the cost of original or replacement dies.

Only two specimens of the copper penny are reported. The obverse of this piece is similar to the sixpence and groat. The reverse, however, presents an entirely different appearance, having as its central device a ducal coronet from which two pennants fly above. The legend here is "**DENARIUM : TERRAE-MARIAE**" or "Maryland Penny."

All three of the silver pieces are scarce enough to tempt the art of the counterfeiter, but, as in most such cases, the spurious items are usually easily determined by a knowledge of the true coins. Some specimens have been found on which the small line over "ns" of the obverse legend was inadvertently omitted. Pieces of modern manufacture are apt to turn up at any time, as the demand for these historical pieces far surpasses the supply, and

prospective purchasers should be ever on the alert for fabrications of the Baltimore coins.

All originals have milled borders and plain edges. The shilling has a diameter of 1-1/16 inches, the sixpence slightly more than 13/16 inch and the groat 11/16 inch. The copper penny is 13/16 inches in diameter. The shilling weights 66 grains, the sixpence 34 and the groat 25.

As an incidental sidelight to this interesting coinage and its sponsor, it should be noted that on October 4, 1659, the Council of State in England issued a warrant for Lord Baltimore's apprehension for having "made and transported great sums of money," and for seizing all money, tools, stamps, dies and instruments for coining that the authorities might find in his possession. A supplementary order of the following day required Lord Cecil to attend council meetings and explain the entire business of his "Colonial Coinage." The outcome of this affair has been lost in history, but it is obvious that Lord Baltimore had his troubles with the Maryland coinage.

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33rd Annual
Maryland State
Numismatic Association
Convention and Coin Show

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(Roland E. Powell)
4001 Ocean Highway & 40th Street
Ocean City, Maryland

October 8, 2005
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10:00 AM to 6:00 PM

October 9, 2005
Sunday
10:00 AM to 4:00 PM

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The Maryland Numismatist

2005

VOLUME 33 - No 2

The Maryland State Numismatic Association, Inc.

The *MARYLAND NUMISMATIST* is the quarterly publication of MSNA and is distributed to all members in good standing without additional cost.

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Robert W. Ruby
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Upperco, MD 21155-0174

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The Board of Directors of MSNA is composed of the officers, past presidents and club representatives as listed to the right.

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CLUB REPRESENTATIVES

Each member club of MSNA shall appoint a representative who will serve on the board and will exercise their clubs vote on any matter arising.

****

PAST PRESIDENTS:

Thomas Palmer
Donald Curtis
William Stratemeyer

****

Club Mailing Address:

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President's Message

Graduation ceremonies abound and schools will soon be out. Summer is upon us again. With summer comes vacation - - that long awaited respite from the workplace. Weather you travel within the great State of Maryland, travel to the other 49 states or go overseas; we normally take our hobby interests and collecting desires with us. On the back cover of this Numismatist is a listing of Maryland State Numismatic association member clubs. If you are in the area of one of these clubs, try to attend a meeting. While you are traveling you might find a coin shop or an antique mall where you can add to your collection. When you return home, make sure to share your collecting and travel experiences with your local club members. Some of the most interesting "show & tell" sessions at a club meeting result from members and their families travel. Make your vacation a numismatic experience you can share with others.

I would be remiss not to remind the membership again about the Maryland State Numismatic Association Annual Convention and Coin Show in October at the Roland E. Powell Convention Center in Ocean City, Maryland. The show is on Columbus Day weekend (Sat/Sun 8/9 Oct 2005). That time of the year the weather is still very good and the summer tourist traffic has subsided. Beside the coin show we are having with our partner, the Salisbury Coin Club, the convention center will be host to the Oktoberfest (great German food, drink and festivities) and a craft show. There should be one stop shopping for the entire family. Room rates in the resort town are very reasonable that time of year. MSNA is using the Ramada Limited on 42nd Street (2 blocks from the convention center) as our show hotel. Their toll free number is: 1-800-288-6488. Be sure to tell them you want the Coin Show rate.

Interesting, Ocean City is within driving distance for one third of the nations population. We think having our annual coin show and convention in Ocean City in 2005 is a great opportunity to share numismatics and our hobby with a large, new audience and we want all members to share in the experience. We can always use volunteers to work before, during and after the show. We want folks to participate in our competitive exhibits at the

show so we can share our knowledge with others. This is how we broaden the hobby base. If you cannot work or participate in that way, just join us for the show. Have your club sponsor a bus trip to Ocean City or set up a carpool and share the experience with other collectors in your club. This show should see a full house of dealers as we have already sold over two thirds of our tables. Admission is FREE so see you there for a fun weekend at the beach.

Edward L Craig

Minutes of March 31, 2005 Meeting

The meeting was called to order by President Craig at 7:45 PM. Invocation by Bill Ayres. Secretary read the minutes of previous meeting and the Treasure gave his report, both were accepted. Journal Editor, Bob Ruby gave report on the journal cost for the 2004 year. He also updated the board on the raffle ticket sales for 2005. Show Chairman (Bill Lenz) reported that Bob Harden has arranged for a show banner to be displayed across the Route 90 bridge. Bryce Doxzon has renewed the Coin World Show Calendar listing through August and has other display ads planed for Coin World and Numismatic News. We are also listed in the Krause Publications show calendar. Ed Craig reported that the Salisbury Coin Club was asked to take on the job of public registration, to assist with show setup and dealer registration. Mill Hajek has given the designs for the show's enlogated coin to Will Massey for rolling. Bill Stratemeyer and Bob Ruby are working on getting the club's souvenir card produced. 200 cards will be made. Larry Goldman reported that some logistical issues for dealer registration needed to be addressed. Dealers will begin to setup at noon on Friday October 7th. Early birds will be allowed in from 4 PM to 8 PM that same day. Secretary Doxzon was requested to send a letter to the ANA informing them of MSNA's nomination (Ed Craig) for General Show Chairman for the 2008 show. Joe Burford was presented with his Life Membership card. The next MSNA meeting is scheduled for Thursday, May 26, 2005. Meeting was adjourned at 9:41 PM.

MSNA 2005 SOUVENIER CARD

MARYLAND STATE NUMISMATIC ASSOCIATION, Inc.
Thirty-third Annual Convention • October 8 – 9, 2005

Photography: Duo Graphics and Stem's Printing

From the Stratemeyer Collection

The Bank of Salisbury Maryland
Charter approved February 15, 1830; failed in September 1851

The First Bank of Salisbury was established about 1816, with the official name having been lost in time. Records show that it was located at the corner of Bank Alley and Bridge Street and that William H. Jones was its president sometime prior to 1831. The bank failed in1831 and Salisbury was without a bank until 1848. In that year the second bank, the Bank of Salisbury, was established with Benjamin Parsons as president and Charles Sanford as cashier. The bank was located on a lot now designated as 234 Main Street.

A picture of Zachary Taylor, the twelfth President of the United States, is depicted on the bottom right hand corner of the five-dollar note, although he did not take office until March 4, 1849, long after the date of March 4, 1848, noted in the upper right corner of this note.

Reference — Maryland Historical Society and Money & Banking in Maryland
Authors — Denwood N. Kelly, Armand M. Shank, Jr. and Thomas S. Gordon

The 2005 Souvenir Card is now available. The cost is $3.00 each or two for $5.00. Please make your check payable to MSNA and mail to MSNA Souvenir Card, P. O. Box 2, Fork, MD 21051. Previous years, 1982 to 2004 are also available for the same price. Please add $1.00 (for each set of three) for postage and handling.

Ocean City's History

By Millard Hajek

Ocean City is Maryland's only coastal community, situated on a barrier island that, until the mid 1880's, was a barren place attracting only a few fishermen who came over from the mainland on small rowboats. It was originally a continuation of Assateague Island, a barrier reef that was formed by glaciers. The name Assateague came from a local Indian tribe.

In 1869, a local farmer named Isaac Coffin constructed a small inn to accommodate the fishermen and visitors who were beginning to show an interest in the island beach as a refuge from city life. They came by rail and stagecoach from Baltimore, Washington, Wilmington and other areas and then were ferried to the island. Soon, other hotel properties arose and after Ocean City became incorporated in 1875, the small fishing village was on its way to becoming a seaside vacation destination.

In 1876, a railroad bridge was built over the Sinepuxent Bay. Prior to the bridge, visitors had to ride the train to the edge of the mainland where they would then cross the bay by boat. Visitors would travel for hours to spend one idyllic afternoon at the seashore.

By 1877 there were 15 buildings, mostly primitive boarding houses and cottages. The resort continued to grow and more places became available. Morning became the time for guests to be on the beach. The hotels served a large midday meal, sometimes to the sounds of an orchestra. During the hot summer afternoons, guests napped or rocked on the wide hotel porches. In the evening guests dressed for dinner and afterwards promenaded the boardwalk or went dancing.

In the early 1900's, Daniel B. Trimper and his brother, both from Baltimore, started an amusement park. The park is still owned and operated by the Trimper family.

Capt. Christopher Ludlum and his son traveled from Cape May, NJ, and started the pound fishing industry, the source of employment for many local men. While the men fished, the wives and mothers were instrumental in running the hotels that catered to vacationers.

The oldest part of Ocean City is at the southern most tip of the island. As you meander the area below Division Street, look up, above the shops at street level. Quaint cottages and small hotels still proudly reflect the strong heritage of the early pioneers of this town. For decades, this was the hub of the resort. From about 9th Street north, there were only a few lone cottages.

From 1900 to 1915, the first of Ocean City's Boardwalk was constructed. In the early days, the Boardwalk was taken up and stored during the winter. Today's Boardwalk is a permanent walkway now spanning nearly three miles. It is great for taking a morning bike ride, an afternoon stroll or a train ride at night. Amusement parks are situated throughout the resort where you can ride a go-kart for a quick thrill or go down a water slide to pump your adrenaline and cool off.

In August 1933, a violent four-day storm, known as the great Northeaster, hit Ocean City and cut an inlet through the island, linking the ocean with the bay. The inlet soon brought a new industry to Ocean City - sportfishing. With easy access to the ocean, fishermen no longer had to launch boats through the surf or limit themselves to bay fishing. In 1934, the first white marlin was caught off the coast and Ocean City claimed the title of "White Marlin Capital of the World."

To slow things down a bit, shop for anything you desire, from bathing suits to souvenirs; from specialty shops to factory outlets, you'll find it all in Ocean City.

Over 160 restaurants await you! Fresh seafood and Maryland Blue crabs are a highlight of Ocean City dining, but plenty other types of food are also available to satisfy any appetite. After the sun goes down, the nightlife lights up. For live entertainment and dancing, choose from a wide range of nightclubs and pubs. For a family affair, the Boardwalk offers something for everyone; rides, cotton candy and caramel corn are nightly attractions.

This once humble fishing village that covered only a few blocks of land now stretches 10 miles long. Modern hotels and deluxe condominiums are now a part of the landscape, but what draws visitors to our shore all year long has not changed.

The invigorating smell of the salt air. The majestic vista of the ocean. The luxuriating feel of the sand. A seaside adventure awaits each visitor to Ocean City.

(From the Ocean City Maryland ASee For Yourself 2004" magazine. The official Visitors Guide to Ocean City, Maryland and other flyers.))

The MSNA Coin Show

By Millard Hajek

This October 8 & 9, 2005, the **Maryland State Numismatic Association** (MSNA) along with the Salisbury Coin Club Host club will hold it's annual coin show at the Roland E. Powell Convention Center at 40th Street & Coastal Highway, Ocean City, Maryland. There is plenty of free parking and admission is free. Plan now to spend a fun weekend at Ocean City in the Ramada Limited, the Maryland State Numismatic Association's convention hotel, 4201 Coastal Highway, Ocean City, Maryland. Beautiful fall weather and other convention activities offer the whole family something to do. Visit our MSNA Coin Show. There will be the traditional Octoberfest complimented by the Arts & Crafts Fair from Friday through Sunday at the Convention Center as well as MSNA's Coin Show! You can savor the flavor of a Bavarian Biergarten; sing along with oompah bands, see authentic German dancing and eat, drink and be merry. Shop at the arts and crafts fair and the MSNA Coin Show to add some coins to your collection!

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Tony Swicer wrote the following article. He is a resident of West Palm Beach, Florida and has been president of the Palm Beach Coin Club for 21 years. He is also a board member of FUN and the SE Florida ANA District delegate. More will appear in future issues.

CUSTOMER OF THE WEEK/ PHONE CALL OF THE WEEK
By Tony Swicer

Over the past 5 years we have had a segment in my talks at the local club meeting called "customer of the week" or "phone call of the week." These are true stories of people who have called or come into the coin shop. I am not making any of these up. The following is a compellation of a few of those stories. More will follow in future issues.

A man calls and he has a note from 1850 with the word "copy" on it. He said a pawnshop told him it was printed in 1850 with the word copy on it. They sold it to him.

A lady comes in the shop with a state quarter album. All the quarters looked beat up. She pounded all the coins in with a hammer. So much for condition.

A lady calls and says, "I have some Indian cents, what are they worth?" I said, "How do you know they are real? She says," they are real, I dug them out of the burial mound myself."

A lady calls, "I have a buffalo nickel and its in excellent condition, "what is it worth?" I said what is the date on it? She says, I don't know it's worn off.

An older lady comes in with silverware, plates, and pins. Everything is priced. Ray says, what are these prices? The lady says, I watch antique road show and I got my prices from there. I took 10% off so that you could make something. Ray looks at everything, it's all plated and worthless. He says no thank you.

A lady asked, "when did they stop making old coins?"

A lady calls and asks what we pay for silver coins. I said 4 times face value. About an hour later she calls back and says another shop offered her 3.65 times face. She says she would rather deal with us, so could we match his price? I said OK.

I sell a customer a 1948 Mexican silver coin when he says," you know silver is scarcer than gold." I'm saying to myself, silver is $6 an ounce and gold is $400 an ounce, I know which is scarcer.

A lady called and said that she had bleached all her coins and they turned black. She asked, "how do I clean them?" I said "no way" and hung up.

When the auto mechanic in Utah supposedly lost a 1943 copper cent and it was all over the news, here was one of the calls. A man calls and says he has a 1943-penny. Ray says, is it gray or brown? The man says, "how do you tell the difference?"

A guy comes in with an 1899-O Morgan dollar. He says it must be worth a lot because he didn't see it listed on e-bay. I said the reason its not listed on e-bay is because it's so common. He then tells me he has one of those 1976 Israeli coins, "you know that was when the US gave Israel its independence" I said, "OOOH YEAH!"

A guy calls and says that he would like to enter into negotiations with us to sell 2 pennies, a 1940 and 1944. He explained that he had seen where a penny had sold for $60,000, and he wanted to sell his. Ray says, you can buy those dates for a dollar a roll, how many do you want? The guy says," Oh no, I just want to sell mine". Ray says, "good luck."

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Carl Shrader – President Number 8

Carl became the secretary of MSNA on April 12, 1981, he was member number 427. He was a most efficient secretary and kept very meticulous minutes of the meetings. He was elected as Vice-President in July 1983 and presided over his first meeting as president on December 8, 1984, having been elected president at the 1984 convention.

Carl was accepted as General Chairman of the 1985 ANA convention in Baltimore, the first since 1916 in Baltimore. He also headed a committee, which traveled to the ANA Convention in Detroit in 1984 for the purpose of laying the groundwork for the 1985 Baltimore Convention.

Carl was born in Kentucky, grew up and went to school in Tennessee and served in the USAF during the Korean War. He and his wife Mary moved to Washington, DC in 1951. He joined the staff of the National Geographic Society in 1955. He founded a Graphic Arts Lab, served a Director of Photographic Services Division and later was Assistant Vice-President of the Pre-Press Production. He retired from National Geographic's in 1991. If you look at copies of the National Geographic magazine for the 1960's and 70's, you will find Carl listed among the officers.

He and Mary lived in DC from 1951 to 1985 when they moved to Chartwell in Severna Park where they resided until they moved to Charlotte, NC. They have two married sons and five grandchildren.

It was in the late 70's that Carl began to get interested in numismatics thru acquaintance with Joe and Mae Clarke and others in the area. He was actively engaged with the Prince George's County Coin Club serving on the board for a number of years and as president in 1980 and 81. He was General Chairman of their show in 1981. During 1979 he served on the MSNA board and worked with registration at our 1979 convention. He was one of those who worked to establish the WMPGC TRI-Club.

Carl received numerous, well deserved awards for the work he did for the hobby. Some of the awards were a certificate from Coin World; an educational award from ANA; MSNA's Numismatist of the Year for 1985 and the MANA's Alex Kaptic award in 1986.

He developed a slide show for educational purposes, primarily for YN's and presented it on numerous occasions. Carl was a volunteer in the Maryland Historical Society; Anne Arundel Genealogy Society; Kuethe Library and the Middle Atlantic Germanic Society.

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Vice-President:	**Frank Murphy**
Secretary:	**Bryce Doxzon**
Treasurer:	**Karl Keller**

A ballot is enclosed with this journal. Please return the ballot to the club's P. O. Box no later than September 1, 2005.

FUTURE SHOW DATES

6 – 7 Aug. - **Vienna Quarterly Coin & Stamp Show**, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

12 - 14 Aug. - **Baltimore Coin & Currency Convention** (Berg Show), Baltimore Convention Center, One West Pratt Street, Baltimore, MD, 10:00 AM to 6:00 PM

3 – 4, Sept. - **Interstate Coin Club Show** - Venice Inn - Hotel Ballroom, 431 Dual Highway, Hagerstown, MD, Free admission and parking. Sat 10 – 5 & Sun 11 – 4.

17 – 18 Sept. - **Red Rose Coin Club Show**, Farm and Home Center, 1383 Arcadia Road, Lancaster, PA, Free Parking and Admission.

25 Sept. - **Annapolis Coin and Currency Show** - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis/Edgewater, MD 21037. 9:00 AM to 4:30 PM

2 Oct. - **BANC** - Towson Holiday Inn, 1100 Cromwell Bridge Road, Towson, MD (Exit 29 South off I-695) 9:00 AM to 4:00 PM

8 - 9 Oct. **33rd Annual Maryland State Numismatic Association (MSNA),** Ocean City (Roland E. Powell) Convention Center, 4001 Ocean Highway & 40th Street, Ocean City, MD. Free admission and parking. Hours: Saturday - 10:00 AM to 6:00 PM; Sunday 10:00 AM to 4:00 PM.

16 Oct. - **Cambridge Coin Club Show:** American Legion Hall - Post 91, 601 Radiance Drive, Cambridge, MD, Free Admission

21 – 23 Oct. - **Penna. Association of Numismatists (PAN),** Pittsburgh ExpoMart, Business Route 22, off Exit 57 PA turnpike, Monroeville, PA. Free Admission & Parking. Hours: Fri. & Sat. 10 to 6; Sun. 10 to 3.

23 Oct. - **Associated Coin Club** Victory Villa Community Center, 404 Compass Road, Essex, MD Free Admission and Parking.

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2005

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The Maryland State Numismatic Association, Inc.

The *MARYLAND NUMISMATIST* is the quarterly publication of MSNA and is distributed to all members in good standing without additional cost.

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The Board of Directors of MSNA is composed of the officers, past presidents and club representatives as listed to the right.

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ANA # C-73593 LC-42

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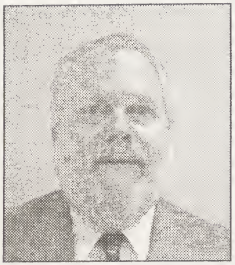
President's Message



Well, here it is - my last President's Letter! My two years as President of the Maryland State Numismatic Association (MSNA) has flown by. It has been truly a pleasure and an honor to represent and lead such a fine organization. I was fortunate to follow a great presidential role model in Tom Palmer. I replaced Tom just in time to represent MSNA during the 2003 annual American Numismatic Association (ANA) Convention in Baltimore. During my term we saw MSNA make a major change by having our 2005 Annual Coin Show & Convention in Ocean City. We desperately needed a new venue. You should be getting this copy of the Maryland Numismatist just about show time. I am extremely confident that the Ocean City show will be a huge success and that based on this we will have our annual show & convention there again in 2006. We were extremely fortunate to be selected to once again host the annual ANA convention in Baltimore in 2008. This is a major accomplishment for the collectors in Maryland. All our successes have not come easy. There has been a significant amount of very hard, outstanding work by a group of officers, board members, member clubs and other volunteers. These are the folks that have made my term easy and I hope very productive. This is a relatively small group. We certainly could use more folks to help with the planning, documentation, and execution associated with these major hobby events and all the other smaller initiatives that contribute to the yearly support to MSNA, the member coin clubs, Young Numismatist (YNs), the coin dealer community and our general collector and hobby base. The MSNA support team has rallied to the call every time they have been challenged or needed. The results have been admirable. I want to express my sincere thanks to each and every one who has helped in whatever way you could. MSNA is better off today than it was two years ago and it has truly been a team effort. I also feel very comfortable in turning the leadership of the Maryland State Numismatic Association over to Simcha Kuritzky. Simcha did a superb job as the Vice-President and I am extremely confident that under his leadership, MSNA will continue to improve, innovate and serve Numismatics in Maryland as it deserves and in a manner to which it has

become accustomed. Please do all within your power and time to support Simcha as he takes on his term as President. Congratulations Simcha! I will not say farewell, since as a Past President I get to be a member of Simcha's support team and I look forward to helping him as much as possible.

As a final though, I want to challenge everyone to think about how best to draw young collectors into our hobby. As you have heard so often, the YN is the lifeblood of the hobby. Even though recent numismatic activity such as the fifty state quarter program and the revised Jefferson nickel designs have peaked the interest of many younger folks, it is not yet evident that there has been any great associated increase in organized numismatics. If you belong to a coin club and know a current or possible new collector, try bringing them to a meeting. Most MSNA coin clubs would welcome them with open arms. The YNs would hopefully learn a lot about the hobby. Both the Boy and Girl Scouts offer coin collecting programs, yet we seldom see the scouts and coin clubs get together to provide mentoring or help the fledging YN grow in the hobby.

To the Maryland State Numismatic Association and its associated clubs and members - - Thank you for the allowing me the opportunity to serve as your President!

Edward L Craig

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Money Talks: *PLATE MONEY*

By ***Gerald Tebben***

What's the largest coin ever made? Over the years, nations have minted silver coins as big as saucers, and gold coins as big as dinner plates. But the largest coins ever made could knock your socks off---and a lot more!

We're talking about some half-inch thick rectangular copper coins that weighed as much as 44 lbs. and measured more than 2 ft. by 1 ft. They were made in Sweden between 1644 and 1782.

Swedish currency consists of dalers, divided into ore. The daler, about the same as an American silver dollar, was equal to 100 ore. Sweden began minting small value copper coins in 1624, but 20 years later, it started making large denomination coins--coins worth up to 10 dalers, the purchase price of a pair of cows.

Why would a country issue such impractically large coins? All but depleted of silver after a disastrous war with Denmark, Sweden turned to a metal it had in great abundance - copper. The coins ranged in face value from a half daler to 10 dalers, and they were supposed to be worth their full weight in copper. They were made by taking large plates of copper and stamping them. Each corner was stamped with the reigning ruler's monogram and the date. A separate die giving the value was stamped in the center.

The copper coins were stamped with the words "silf mynt,' meaning silver coin. This didn't mean the coins were minted from silver, but rather that they were worth as much as silver coins of similar value.

Because the coins were so hard to carry, and impractical for daily purchases, is it any wonder that in 1661, Sweden became the first European nation to issue paper money?

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Come running to the
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Convention Center
Ocean City, Maryland
October 8-9, 2005

Tony Swicer wrote the following article. He is a resident of West Palm Beach, Florida and has been president of the Palm Beach Coin Club for 21 years. He is also a board member of FUN and the SE Florida ANA District delegate.

CUSTOMER OF THE WEEK/ PHONE CALL OF THE WEEK
By Tony Swicer

1. A guy comes in with a hand full of wheat cents and says, " do you have any 1943 pennies that look like this (brown)?". I said that if I did, I would sell it for $60,000.

2. This guy calls and says that he has a 1963 Kennedy half dollar, what is it worth? I said are you sure it's a 1963, and he says that he has the coin right in his hand. I hear, "Mamma open that roll". Then I hear, 1964,64,64,64. So I said, "why don't you call me back when you find it". He calls back and says, "Well its doubled, in god we trust". I said, "look we can talk on the phone all day, but until I see the coin, I can't tell you anything". I never heard from him again.

3. An officer from the ATF is running a drug seizure auction and he wants me to appraise the coins. I went down to the courthouse and the first thing I saw was fake California gold coins. Then, I looked at a fake Continental dollar, fake Morman gold, and fake Pandas. I said to the officer that most of this stuff was fake. He says, "well we are going to sell it anyway, after all its buyer beware".

4. "I heard about MS-70 for cleaning coins". I said the main purpose of any of these cleaners is to bring out the luster. If you use anything, use acetone and a cotton swab. He says, "I metal detect, that won't hurt the coin will it?" I said that his coins were probably so far gone, it wouldn't matter.

5. A guy asks, "where are the holes in the book for the 2000 and 2001 Delaware quarter?"

6. "Do you buy errors?" Yes, what do you have? " I have a Lincoln penny with another Lincoln facing him" I said it's a novelty item done for profit.

7. A lady comes in with a one ounce round. I offer her $6. She says, "what are you trying to rip me off, wall street silver is 614 and gold is 387". She says, silver is more than gold. She storms out. I guess she never heard of a decimal point.

8. A guy comes in with a 1858 flying eagle cent in fine condition. What is it worth? I said when it's heavily cleaned, all prices drop drastically. He says, "What do you mean, I clean all my coins, I don't like tarnish".

9. Here's a typical one I get all the time in connection with the internet. My Grand mother died and she left me this 1915 $21/2 gold piece. I saw one on e-bay for $3300, no spots, nothing, mine is perfect. I said, "was the one on e-bay certified? He says, "what does that mean?". Anyhow, he brings it in and it is an XF worth $120.

10. A guy comes in with a heavily polished $5 gold piece. He says it is like the one on e-bay worth $3000. "You know, some where between MS-67 and MS-68". That's when I busted out laughing in the back room.

11. A guy comes in with a rock and asks if we do assays. Ray says that it looks like fools gold, where did you get it? The guy says, "in a bag of rocks at Home Depot".

12. A call, " I've got a rare coin, a 1943 copper penny and I want $330,000 for it". Ray says, "the last one sold for $42,000". "OK, I'll take it" He comes in and it's a 1942 penny. He says, "are you sure" I said, "here use my magnifier". He says, "Yea, it's 42" (the guy is blind).

13. A guy comes in with some buffed up dollars he bought on QVC for $16 each. They were heavily polished worth $4 each. I told him to sell them to QVC.

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Reminder to all Clubs:

Please send your 2006-show information to either the MSNA PO Box or directly to the editor at his PO Box. Both addresses are located on the inside of the front cover. Next issue of the MSNA Numismatist will go to the printer December 1st.

2005 Dealer Locations

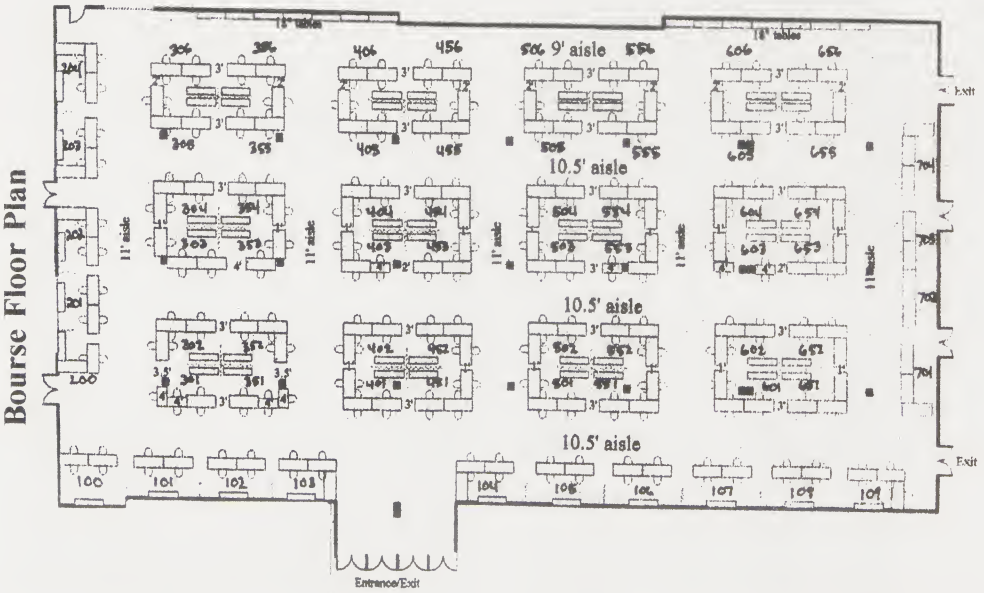
(As of 9/1/2005)

Dealer	Table
A Jay's Coins	201
Aardvark Coins & Collectibles	107
Aberdeen Coin Gallery	702
Acerlon	503
All-American Coin Co.	104
Angel Dee's	404
Apte, Donald – Inc.	105
Awesome Gifts & Collectibles	552
Bank Notes of the World	106
Bell, Robert E. – Numismatist	108
Bonanza Coins	109
Bransby, Wayne	306
Briggs, Larry - / Segs	454
Bubb's Coins	703
Butternut	701
CEO Coins, Currency	451
Claire's Corner	303
Coin Buddies	202
Coin-a-Copia	652
Eckenrode, Dennis – RC	200
Estate Liquidation	406
EZJ Company	653
Flagship Coins & Currency	602
Forecastle Treasures	601
Giamboi, Robert – RC	453
Golden Eagle	100 – 103
Herndon, Wayne – RC	452
Ira Meltzer – C&C	455
J.E.L. Coins	502
J.P. Coins / Gelewski	351
Jones, Stuart	402
Lopez & Associates	501
Metro Coin & Currency	551
Metro Coin & Currency	203 - 204
Nanson Numismatics	401
Olds City Numismatics	353
Robert's Coins	655
Roma Coins	403
Silver Eagle Coins	651
Tiso, G.R. – Numismatics	301 - 302
Tri-State Coins & Firearms	352
U.S. Post Office	704
Woody's Decimals	656

Other Activities in Ocean City

Other activities in or near the Ocean City Convention Center include, the **Oktoberfest**, three days of Bavarian music and entertainment. Oompah bands, costumed dancers, sing-alongs and puppet shows. Eat drink, and enjoy yourself with schnitzels, wursts and barrels of beer. There will also be an **Oktoberfest Art & Crafts Show** with over 100 exhibitors. **Endless Summer Cruisin** will be held at the Inlet Parking Lot. Featuring over 1500 street rods, custom and classic cars. At the Ocean City Airport, this is **"Fly-In"** weekend, with Antique planes, WW II planes and an air show.

Bourse Floor Plan



Where's George???

By – Bob Ruby

For any of you folks that like to surf the web, the is a site out there called "Where's George?" It tracks a lot of different denomination bill including some Canadian paper money. While working in the Raffle stand at the Hampstead Volunteer Fide Department's annual carnival, I received one of the bills from a customer purchasing some of our raffle tickets. The serial number of the bill is K21872056C. To enter the bill, you need to have an account on the site, provide the serial number, series date your city, state and zip along with a brief summery about where you got the bill. This morning, I enter this information into the site and here is what I discovered. I received the bill on August 15th at the Hampstead carnival, the bill was enter on May 27th in Manassas, VA and the original entry was on January 2nd in Ellicott City, MD.

The graphic also shows that the bill took 145 days and 43 minutes to travel from Ellicott City to Manassas and another 81 days, 19 hours and 31 minutes to travel back to the Hampstead carnival. Who knows when or where it will show up next. The site shows a lot more information than I have listed here.

This is about the 4th or 5th bill that I have entered of the past 2 years. The $1 bill is the denomination most people have entered, with way over 55 million entered. The $20 bill is next with about 7.5 million entered. The least entered bill is the old style $50 note, with only 30 or 40 thousand of them entered. For those who wish to visit the web-site, log on to www.wheresgeorge.com and follow the instructions from that point.

For those members who are interested in Canadian money, the site is called "Where's Willy".

For information about Ocean City hotel and restaurants, visit their web site:

www.ococean.com

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Nickels

By *Ginger Bing*

The five-cent piece of 75 percent copper and 25 percent nickel was first authorized on May 16, 1866. The nickel has been remarkably stable since its introduction with only a few minor changes being made to it. The weight has stayed the same since the beginning and the diameter of the coin has only changed once. The diameter increased about one millimeter in the late 1880s. The composition changed in 1942 thru 1945 to 56 percent copper, 35 percent silver and 9 percent manganese. Also a large mintmark was added above the Monticello, including for the first time a P for Philadelphia. The change in the composition was made because during World War II copper and nickel became a strategic material along with tin. This caused the Mint to experiment with iron, zinc, early plastics and even glass.

James Barton Longacre, who was the mint's chief engraver from 1844-1869, designed the first nickel. The obverse of the coin had a shield and that is why the coin became known as the shield nickel. The design had rays on the reverse between the stars and the following year the rays were removed from the design. The shield nickel was introduced just as the nation was coming out of the Civil War and rebuilding would take time and money. During the war, silver and gold were not circulating and the shield nickels as well as lower denominations were created specifically because they could circulate without being hoarded. Critics dubbed it "the ugliest of all know coins," and described the shield as "a tombstone surmounted by a cross overhung by weeping willows." Many people thought that the stars and rays represented the "Stars and Bars" of the Confederate flag. Still, the nickel was an instant success, and in 1867 a record 30 million of them were made.

Charles Barber replaced the shield design in 1883 with the Liberty head design. Charles was the chief engraver for the Mint from 1879-1917. On the first date, the denomination appeared only as Roman V or 5, with the result

that the coins were gilded, given a reeded edge and passed off as half eagles. The coins could be passed off as the higher denomination five-dollar pieces because they looked very similar to them. The nickels that were passed off were given the nickname racketeer nickel. People would go to areas that were not familiar with the new coins and get a small item and pay for it with the racketeer nickel. The next year and all following the word CENTS appears on all subsequent issues.

The Liberty head design was issued until 1913. The 1913 Liberty head nickels are very rare and there are only five reported. Four of the five are traceable today. This was not a regular issue, and was apparently struck for or by ***Samuel W. Brown***, a one time clerk and storekeeper at the Philadelphia Mint who went public in December 1919 by adverting to buy specimens in Proof for $500. In a March 2001 auction one sold for $1,840,000.

News that the Treasury Department was considering a replacement for the nickel design received the attention of ***James Fraser***, an accomplished sculptor who had been one of Augustus Saint-Gauden's star pupils. Fraser then 35 years old took the initiative by engaging Mint Director George E. Roberts with a proposal to enter upon the task himself. James Fraser was already renowned for his sculptural works depicting Native Americans. He envisioned a tribute featuring a portrait bust on one side and a bison on the other.

In 1911, sculptor James Earle Fraser began designing the Indian head-Buffalo five-cent piece that was issued until 1938. The Indian Head five-cent coin is considered by many collectors to be among the most beautiful coins struck for circulation by the United States Mint. The first Indian head/ Buffalo Nickels coined for circulation were struck on February 17 and the coins were released March 4. By sheer coincidence, this was one day before President Woodrow Wilson's first inaugural.

The Indian used on the five-cent piece introduced in 1913 is not the image of any one individual but is a composite of several Indians studied by the designer. The Indians are identified as ***Iron Tail***, a Sioux, ***Two Moons***, a Cheyenne, and ***Big Tree***, a Kiowa. Two Moons died in 1917, and Iron Trial and Big Tree in the 1920s. In the 1960s a second Big Tree appeared at coin shows and claimed to be the Native American on the nickel.

Although he claimed to have celebrated his 100th birthday in 1962, later records indicated he was actually only 87.

The Buffalo reverse of the coin was modeled after ***Black Diamond,*** who was in the New York City's Bronx Park Zoo, not the Central Park Zoo as is often claimed. This animal was uncooperative and would not stay posed in profile like the coin depicted. Fraser had to bribe a zoo attendant to distract the animal so that he was able to capture the likeness he wanted. Already about 20 years old in 1912, Black Diamond was soon declared too elderly to stay on at the zoo. He was put up for auction, the beast failed to realize a sale. Black Diamond was eventually sold for $300 to a poultry and game dealer by the name of A. Silz who had him slaughtered in 1915. The meat was offered at $2 per pound as Black Diamond steaks, while the head was mounted by Fred Santer of New York City, who also fashioned a 13-foot square automobile blanket from its hide. After its whereabouts had been untraced for decades, the mounted head of Black Diamond reappeared as an attraction at the 1985 convention of the American Numismatic Association held in Baltimore.

In 1938 the Indian head design was replaced with Jefferson. This is the same design that is in circulation today. Another change made in 1938 was that IN GOD WE TRUST first appeared on the nickel. ***Felix Schlag***'s design won the competition with about 390 other artists competing and an award of $1,000. Felix's original design was changed because the design was too much for the Mint officials. The original design was an imaginative three-quarters perspective of Jefferson's home Monticello. Beginning in 1966, Schlag's FS initials appear below the bust on the obverse.

Members of the Virginia delegation introduced legislation after Mint officials in 2002 announced plans to redesign the nickel in 2003. The legislation would keep Jefferson and his home on the coin. The design was planned to commemorate the Louisiana Purchase and the Corps of Discovery led by Lewis and Clark. The new designs would be during 2003, 2004,and 2005. The U.S. House of Representatives has already passed this legislation.

FUTURE SHOW DATES

17 – 18 Sept. - **Red Rose Coin Club Show**, Farm and Home Center, 1383 Arcadia Road, Lancaster, PA, Free Parking and Admission.

25 Sept. - **Annapolis Coin and Currency Show** - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis/Edgewater, MD 21037. 9:00 AM to 4:30 PM

2 Oct. - **BANC** - Towson Holiday Inn, 1100 Cromwell Bridge Road, Towson, MD (Exit 29 South off I-695) 9:00 AM to 4:00 PM

8 - 9 Oct. **33rd Annual Maryland State Numismatic Association (MSNA),** Ocean City (Roland E. Powell) Convention Center, 4001 Ocean Highway & 40th Street, Ocean City, MD. Free admission and parking. Hours: Saturday - 10:00 AM to 6:00 PM; Sunday 10:00 AM to 4:00 PM.

16 Oct. - **Cambridge Coin Club Show:** American Legion Hall - Post 91, 601 Radiance Drive, Cambridge, MD, Free Admission

21 – 23 Oct. - **Penna. Association of Numismatists (PAN),** Pittsburgh ExpoMart, Business Route 22, off Exit 57 PA turnpike, Monroeville, PA. Free Admission & Parking. Hours: Fri. & Sat. 10 to 6; Sun. 10 to 3.

23 Oct. - **Associated Coin Club** Victory Villa Community Center, 404 Compass Road, Essex, MD Free Admission and Parking.

5 – 6 Nov. - **Vienna Quarterly Coin & Stamp Show**, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

12 – 13 Nov. - **Western Maryland Coin Club Show**, LaVale Fire Hall #-1, 421 National Highway, LaVale, MD (West of Cumberland). Sat. 10 AM to 5 PM, Sun. 10 AM to 3 PM.

19 Nov. - **Carroll Country Coin Club Show**, Best Western Hotel, 451 WMC Drive, Westminster, MD (Just west of Westminster, off Route 140) Free Parking and Admission, 10:00 AM to 4:00 PM.

27 Nov. - **Annapolis Coin and Currency Show** - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis/Edgewater, MD 21037. 9:00 AM to 4:30 PM - Free Parking and Admission.

Maryland State Numismatic Association, Inc.
P. O. Box 43263
Baltimore, MD 21236-0263

Dedicated to attaining knowledge and fulfillment in Numismatics

Membership Application

Date: _____ MSNA Assigned #: _____

I hereby apply for membership in the Maryland State Numismatic Association, Inc., subject to its constitution and by-laws.

NAME: _____
(Please Print)

ADDRESS: _____

CITY: _____ STATE: _____ ZIP: _____

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Numismatic specialty: _____

Other Numismatic Affiliations: _____

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Fee of $10.00 (Club membership) or $5.00 (Individual membership) or $2.00 (Junior membership) must accompany this application for current calendar year dues.

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Money Talks: COLUMBUS *AND OBSOLETE BANK NOTES*

By ***Gene Hessler***

In October, we celebrated Columbus' arrival in the New World. Columbus' portrait appears on more nations' paper money than anyone else's.

This is "A-N-A's Money Talks," and countries all through the Western Hemisphere and Europe have been honoring Columbus on their paper money for decades. Spain, Italy, Mexico and some nations of the Caribbean, as well as Central and South America commemorate Columbus' four trips to the New World on their paper money.

There's even an obsolete bank note from Canada that features the image of Columbus. At least 20 obsolete U.S. bank notes include the likeness of the sailor from Genoa.

Now, you may be wondering just what an "obsolete" bank note is. Private bank notes are no longer redeemable . . . but between 1782 and 1866, more than 3,000 privately-owned banks issued their own paper money.

Though there were some honest banks, the history of private banks and the paper money they issued ranges from the hilarious to the tragic. Crooks and sharpies realized at once that what governments could do with paper money, they could do just as well. A printing press, an impressive design and a con man's talent could bring riches overnight.

An example from the earliest days of state bank notes says it all. In 1806, Judge Augustus Woodward, from the tiny Michigan village of Detroit . . . population 600 . . . organized the Bank of Detroit. He announced the bank's capital at $1-million, ordered at least $3-million in notes from the printer, and shipped them East. Smart Easterners can always take advantage of country folk, so they bought up the notes at discounts of 10 to 15-percent. When they tried to redeem the notes at face value a few years later, they found that the bank had closed its doors.

And what about Judge Woodward? Well, he'd put quite a bit of the Easterners' money into his bank account at another bank . . . an honest one.

MEMBER CLUBS IN GOOD STANDING

Baltimore Area Numismatic Coalition P. O. Box 3273 Balto., MD 21228-0273 Bobruby@qis.net	Baltimore Coin Club P. O. Box 43681 Baltimore, MD 21236-0681 ***	Belmar Coin Club P. O. Box 273 Fallston, MD 21047 ***
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Westminster, MD 21558-2122

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The Maryland Numismatist

Holiday Greetings

2005

VOLUME 34 - No 4

The Maryland State Numismatic Association, Inc.

The *MARYLAND NUMISMATIST* is the quarterly publication of MSNA and is distributed to all members in good standing without additional cost.

****

EDITOR

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P. O. Box 2212
Westminster, MD 21158-2212

E-Mail: bobruby@qis.net

****

The Board of Directors of MSNA is composed of the officers, past presidents and club representatives as listed to the right.

****

AMERICAN NUMISMATIC ASSOCIATION

ANA # C-73593 LC-42

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Each member club of MSNA shall appoint a representative who will serve on the board and will exercise their clubs vote on any matter arising.

****

PAST PRESIDENTS:

Edward L. Craig
Thomas Palmer
Donald Curtis

****

Club Mailing Address:

MSNA
Post Office Box 43263
Baltimore, MD 21236-0263

President's Message

Since many of you don't know me, I'll introduce myself first. I've collected coins and medals since elementary school (over three decades now). Most of that time I've lived in the Maryland suburbs of D.C. I'm a member of many numismatic organizations, and have been particularly active in the Montgomery County Coin Club, where I've been treasurer since 1986. I am a CPA and federal government accountant by profession.

When I agreed to be vice president two years ago, I had no idea that I would be moving apartments right at the beginning of my presidency. The move should be over this month and then I can catch up on everything else. There are two main jobs of a president: leader and administrator. A leader provides vision and motivates subordinates. An administrator serves as the focal point for decisions, and organizes and assigns tasks. MSNA doesn't require much leadership. The board members and committee chairs are already motivated and competent at what they do. The vision is pretty clear: run an annual coin show (now in Ocean City), prepare for hosting the 2008 ANA show in Baltimore, and provide support to the member clubs. This works well for me, as I'm more of a backroom organizer by temperament (hence I chose accounting as a profession). My preference is to empower the board and committees, and facilitate their work.

My predecessor, Ed Craig, left things in a good state. We had to cancel our show in 2004 but ran a successful show in a new venue in 2005, and it looks like 2006 will be even better.

The ANA accepted our bid to host their 2008 World's Fair of Money, which will occur after my presidency ends. On the one hand, it's tough to leave your mark on an organization when things are already going well. On the other hand, it means less work and I can devote time to other efforts, such as reviving our educational program.

Simcha Kuritzky

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2006 Dues are now due.

A dues notice is included with this journal.

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GOLD COIN RAFFLE WINNERS

Bob Ruby – Chairman

1ST Drawing:	3365	Mary Herrera (Sold by Karl Keller)	Dallas, TX
2nd Drawing:	0656	Ella Woytarowski	Bayville, NJ
3rd Drawing:	1941	David A. Seibold	Ocean City, MD
4th Drawing:	0753	April Folokemer	Clarence Center, NY
Returned Postcard:		J. C. Harmsway	Washington, DC

The above winning ticket stubs were drawn by 8 year old Zach Riggle of Wake Forest, NC and Andy Sayre, age 9 from Chesterfield, VA.

EXHIBIT WINNERS

Walt Kitner – Exhibit Chairman

Best of Show:	Gerald Kochel	Continental Currency Signed by Adam Hubley of Lancaster, PA.
Master Award:	Millard Hajek	A Selection of Ocean City Amusement and Arcade Tokens.
Superior Award:	Bryce Doxzon	They Also Ran – A Selection of 19th Century Political Medals of Defeated Presidential Candidates.
Appreciation:	Simcha Kuritzky	Boy For Sale? A Unique Token for the Redemption of the First Born Son.
People's Choice:	Millard Hajek	A Selection of Ocean City Amusement and Arcade Tokens.
Best BCC Exhibit:	Millard Hajek	A Selection of Ocean City Amusement and Arcade Tokens.
MD TAMS Award:	Millard Hajek	A Selection of Ocean City Amusement and Arcade Tokens.

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IN MEMORANDUM

On Monday, September 19, 2005, MSNA member and well-known coin dealer Paul E. Finck died as a result of an accident in attempting to level his trailer located in Ocean City Maryland. Paul, besides being a member of MSNA, he was also a member of the Maryland Token & Medal Society (MD TAMS) and a Life member of the Baltimore Coin Club.

E-Mail received from David King (member Catonsville Coin Club):

It was surely a sad day and shock to hear about Paul's fatal accident. Of the many dealers I've dealt with over the years Paul was of the most honest and decent person. I enjoyed talking to him about his plans for retirement in OC and had planned on playing a few rounds of golf with him on one of my trips to the ocean. He will be missed by all in Maryland numismatic circles and I'm sure by friend all over the country. The word is being passed around to his friends who all have the same shocked reaction. Thanks again for letting me know.

Dave

FUTURE SHOW DATES

2006

20 - 22 Jan. - Wilmington Coin Club Show, Nur Shrine Temple, 198 South DuPont Highway, New Castle, DE, Free Admission

28 – 29 Jan. - Vienna Quarterly Coin & Stamp Show, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

5 Feb. - BANC - Towson Holiday Inn, 1100 Cromwell Bridge Road, Towson, MD (Exit 29 South off I-695) 9:00 AM to 4:00 PM

12 Feb. - Salisbury Coin Club Show - Wicomico Youth & Civic Center, 500 Glenn Avenue, Salisbury, MD, Free Admission 10:00 AM – 5:00 PM

4 – 5 - March - Interstate Coin Club Show - Venice Inn - Hotel Ballroom, 431 Dual Highway, Hagerstown, MD, Free admission and parking.

17 – 19 March - Baltimore Coin & Currency Convention (Berg Show), Baltimore Convention Center, One West Pratt Street, Baltimore, MD, 10:00 AM to 6:00 PM

12 March - Associated Coin Club Victory Villa Community Center, 404 Compass Road, Essex, MD Free Admission and Parking.

1 April - Red Rose Coin Club Show, Farm and Home Center, 1383 Arcadia Road, Lancaster, PA, Free Parking and Admission.

8 – 9 April - Western Maryland Coin Club Show, LaVale Fire Hall #-1, 421 National Highway, LaVale, MD (West of Cumberland). Sat. 10 AM to 5 PM, Sun. 10 AM to 3 PM.

23 April - Annapolis Coin and Currency Show - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis/Edgewater, MD 21037. 9:00 AM to 4:30 PM - Free Parking and Admission.

22 - 23 April - Vienna Quarterly Coin & Stamp Show, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

12 – 14 May - Penna. Association of Numismatists (PAN), Pittsburgh ExpoMart, Business Route 22, off Exit 57 PA turnpike, Monroeville, PA. Free Admission & Parking. Hours: Fri. & Sat. 10 to 6; Sun. 10 to 3.

4 June - BANC - Towson Holiday Inn, 1100 Cromwell Bridge Road, Towson, MD (Exit 29 South off I-695) 9:00 AM to 4:00 PM

13 – 16 July - Baltimore Coin & Currency Convention (Berg Show), Baltimore Convention Center, One West Pratt Street, Baltimore, MD, 10:00 AM to 6:00 PM

5 – 6 August - Vienna Quarterly Coin & Stamp Show, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

2 – 3 Sept. - Interstate Coin Club Show - Venice Inn - Hotel Ballroom, 431 Dual Highway, Hagerstown, MD, Free admission and parking.

8 – 10 Sept. - Virginia Numismatic Association, Northern Virginia Community College, R. J. Ernst Community Center, 8333 Little River Turnpike (Capital Beltway Exit 6 West), Annandale, Virginia

15 – 16 Sept. - Red Rose Coin Club Show, Farm and Home Center, 1383 Arcadia Road, Lancaster, PA, Free Parking and Admission.

17 Sept. - Annapolis Coin and Currency Show - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis/Edgewater, MD 21037. 9:00 AM to 4:30 PM - Free Parking and Admission.

1 Oct.- BANC - Towson Holiday Inn, 1100 Cromwell Bridge Road, Towson, MD (Exit 29 South off I-695) 9:00 AM to 4:00 PM

7 – 8 Oct. - 34th Annual Maryland State Numismatic Association (MSNA), Ocean City (Roland E. Powell) Convention Center, 4001 Ocean Highway & 40th Street, Ocean City, MD. Free admission and parking. Hours: Friday & Saturday - 10:00 AM to 6:00 PM; Sunday 10:00 to 4:00

22 Oct. - Cambridge Coin Club Show: American Legion Hall - Post 91, 601 Radiance Drive, Cambridge, MD, Free Admission

27 – 29 Oct. - Penna. Association of Numismatists (PAN), Pittsburgh ExpoMart, Business Route 22, off Exit 57 PA Turnpike, Monroeville, PA. Free Admission & Parking. Hours: Fri. & Sat. 10 to 6; Sun. 10 to 3.

29 Oct. - Associated Coin Club Victory Villa Community Center, 404 Compass Road, Essex, MD Free Admission and Parking.

4 – 5 Nov. - Vienna Quarterly Coin & Stamp Show, Vienna Community Center, 120 Cherry Street (Take Park Street (south) off Maple Avenue (Route 123), 1/4 mile on right), Vienna, VA, Free Parking and Admission.

9 – 12 Nov. - Baltimore Coin & Currency Convention (Berg Show), Baltimore Convention Center, One West Pratt Street, Baltimore, MD, 10:00 AM to 6:00 PM

11 – 12 Nov. - Western Maryland Coin Club Show, LaVale Fire Hall #-1, 421 National Highway, LaVale, MD (West of Cumberland). Sat. 10 AM to 5 PM, Sun. 10 AM to 3 PM.

18 Nov. - Carroll Country Coin Club Show, Best Western Hotel, 451 WMC Drive, Westminster, MD (Just west of Westminster, off Route 140) Free Parking and Admission, 10:00 AM to 4:00 PM.

26 Nov. - Annapolis Coin and Currency Show - Knights of Columbus Hall, 2590 Solomon's Road (Route 2), Annapolis / Edgewater, MD 21037. 9:00 AM to 4:30 PM - Free Parking and Admission.

2007

21 – 25 March - Baltimore Coin & Currency Convention (Berg Show), Baltimore Convention Center, One West Pratt Street, Baltimore, MD, 10:00 AM to 6:00 PM

MATH TRICK

The most recent bulletin of the Scarborough Coin Club included the following math trick, for which you will need a calculator:

#1 Key in the first three digits of your phone number (Not the area code)
#2 Multiply by 80
#3 Add 1
#4 Multiply by 250
#5 Add the last 4 digits of your phone number
#6 Add the last 4 digits of your phone number again
#7 Subtract 250
#8 Divide number by 2

Do you recognize the answer?

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NUMISMATICS – ORIGINATION OF TERM

By Clarence Schmitt, Colonial Coin Club

Numismatist and numismatic, where did the word originate from? In the book "The Lost science of Money", the story of Power Money in Greece came to be known by the word "Nomisma" because it attained the authority by law (or binding custom) which in Greek is "Nomos". Aristotle (384 – 322 BC) gave the culmination of Greek thought and experimentation on money. Some one thing must therefore measure all goods. Now this unit is in truth demand, which holds all things together but money has become by convention a sort of representative of demand and this is why it has the Nomisma. Because it existed, not by nature, but by law (Nomos) and it is in our power to change it and make it useless. Cattle was an early monetary standard from Ireland to the Mediterranean to Africa. Cattle were used as a medium of exchange and especially as a means of value. Furthermore they appear to have a fairly stable value. With three or four cows exchangeable for one slave woman in ancient Ireland and in Homeric Greece. It is presumed that in early agrarian societies, loans had been made in seed, grains, animals and tools to farmers. Since one grain of seed could generate a plant with 100 new grains. After the harvest, farmers repay with interest in grain. Similarly, when animals were on loan, they could be repaid, with interest, in the form of sharing in any new animals born.

Tool money probably began as usable utensils and evolved into primitive money. The crude abstract moneys developed both to the east and west of ancient Babylon. The fish hook money is from Larins, Persian Gulf. Gold was an early Fiat money. Over time with the powerful sponsorship of the Eastern Temples, gold would supplant cattle and come to be valued as money. Greek Temples became banks, loaning not only their own money, but also money that had been entrusted to them for safekeeping.

Rome was monetarily isolated. Numa Pompilious (716 – 672), Rome's second king. King Numa institutionalized the use of bronze instead of gold and silver for money a bronze standard as a Nomisma unit. Numas inauguration date, 716 BC is the latest possible time for bronze to have been given a monetary function in Rome. It is probably at a later time in Numa's reign that numi or nomisma were introduced. The ancient texts tell us Numa began casting of rough bronze bars, with substantial admixture of iron, which gave them the reddish appearance.

Numismatic derived from King Numa's nomisma unit. Jesus Christ chased the moneylenders from the temples, which were the original banks, but they did not cease until the fall of the Holy Roman Empire.

One last item, every time a dictator wanted gold and silver to promote their wars, they would go and confiscate it from the temples, but as a God. They had the scared power with secular power of the state, into the hands of the deified emperor. The control of the money system was placed in the religious office of Pontifex Maximus.

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Dues for 2006 will be due on December 31, 2005. Exportation dates may be found on your mailing label. Please send your dues check to our treasurer: **Karl E. Keller, 1612 Creston Drive, Forest Hills, MD 21050**. Make check payable to *MSNA*. Club dues are $15.00 and individuals are $10.00.

Dues notice included with journal.

HAPPY HOLIDAYS

From all of the
MSNA Officers
And
Board Members

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Money Talks: THE CENT IN SIX METALS

by *Bill Jones*

Are you aware that the cent, or "penny," has been made of six different alloys during the two centuries it has been issued?

Our nation's first cents weighed more than the modern half-dollar and were only slightly smaller in diameter. These large coins officially were made of pure copper, but some of these coins contain trace amounts of other metals, including silver and gold.

By the mid 1850s, the price of copper had risen to a point where it was not cost effective to issue the large cent. In 1857 the first small one-cent pieces were introduced. These cents, which were thicker than our present-day version, were made mostly of copper. But they also contained nickel, which gave them a distinctive, white color and the nickel name.

During the Civil War, private merchants issued large numbers of tokens that circulated widely through out the North. Many of these pieces were about half the size of the U.S. cent, which led officials to conclude that a lighter coin might be acceptable. In 1864 the Mint introduced the bronze cent, which was 95 percent copper and 5 percent zinc. The new, bronze coin was less susceptible to corrosion than the copper cents.

The Mint continued to issue the bronze cent until the outbreak of World War II. During the war, the cent was made from metal salvaged from old shell casings.

After the war, the bronze cent and returned until 1982. When the Mint found that it cost $1.10 to make a dollar's worth of cents. Several materials were considered before a zinc coin with a thin, copper coating was selected.

Today's cent may well be the last of its kind. You can't buy much with a "penny" these days, and the coin is used mostly to collect sales taxes and reduce the price of those ten-dollar items to a more reasonable nine ninety-nine.

Money Talks:
FLOWING HAIR AND DRAPED BUST SILVER DOLLARS
By Richard Terkowitz

Congress authorized the minting of silver dollars in the Coinage Act of April 2, 1792. The first silver dollars were issued in 1794. From 1794 to 1804, HUNDRED CENTS, ONE DOLLAR OR UNIT was struck on the edge with decorations between words. Flowing Hair and Draped Bust silver dollars weighed 26.96 grams, equal to the weight of a Spanish milled dollar, which were struck from 1732 to 1772. They were made with an alloy of 89 percent silver and 11 percent copper and were 39-40 mm wide. Robert Scot designed both types. In 1794, 1,758 silver dollars were minted. The director of the U.S. mint illegally increased their silver composition because of metallurgical problems that cost the government over $2,000. In 1795, 160,295 Flowing Hair silver dollars were struck. The Draped Bust type was issued in 1795 with the small eagle reverse of the Flowing Hair dollar which was used until 1798. The reverse was changed to the heraldic eagle type in early 1798. In 1804, 19,570 silver dollars were struck from dies with earlier dates. Silver dollar coinage (as well as $10 gold pieces) was stopped in 1804 because they were sent to the West Indies and exchanged for a larger number of Spanish milled dollars. When the Spanish milled dollars were brought back they were exchanged for American dollars. About 1 1/2 million silver dollars were coined between 1794 and 1803. Eight original 1804 silver dollars were struck in 1834-35 for presentation proof sets. Seven restrikes were minted in 1859 for collectors. Numismatists know these coins were struck after 1804 because silver dollars struck in 1803 and before have elongated denticles, not beaded segments and a raised rim like those struck after 1836.

Sources: A GuideBook to United States Coins. R. S. Yeomen. 2003., Coin Collecting for Dummies. Ron Guth. 2001., A History of United States Coinage As Illustrated by the Garrett Collection. Q. David Bowers. 1980.

Summary of MSNA Meeting Minutes

May 26, 2005 – During the meeting, the 2005 Show was discussed in detail. Ed Craig is working with the Salisbury Coin Club as to want their role will include. Will Massey will do the show elongated coins. 2005 Souvenier cards were displayed. In Old Business,the following slate of officers was proposed: Simcha Kuritsky – President; Frank Murphy – Vice President; Bryce Doxzon – Secretary and Karl Keller – Treasurer. A letter was sent to the ANA announcing Ed Craig's nomination as the 2008 ANA General Chairman. MSNA has been accepted as a member club in the Florida United Numismatists as member #-19238.

August 25, 2005 – Ed Craig, Bill Lenz and Bob Harden met with a staff member of the Ocean City Convention Center on August 8th. Locations as to where to set up Dealer Registration and the Treasurer table were discussed. Exhibit applications were very slow in being returned. Bob Harden took charge of have the banner posted across Route 90 and seeing that the Convention Center Signs were put in a timely manner. MSNA election ballots were given to Bill Ayres, results will be announced at the annual meeting in Ocean City. September 17th was designated as day to get together at Bill Lenz's home to attached stamps and labels to 5000 post cards.

September 29, 2005 – Lenz reported the 15 members attended the postcard mailing party. Carl Ostiguy reported the 53 tables were sold and 14 tables were pending. Walt Kitner that he had received 6 exhibit applications from 4 exhibitors. Ed Craig is putting together a dealer packet that will include a 2006 bourse contract, restaurant guide and a restaurant gift certificate. A donation of $100.00 was approved for the Tiger Woods Foundation in the memory of Paul Finck.

October 8, 2005 - Secretary Doxzon read the Year-In-Review summery. Bill Ayres reported on the results of the MSNA election, the above nominees were all elected to office. Show Chairman Bill Lenz highlighted Bob Harden's decitated work on the 2005 show along with kudo's for the Convention Center Staff. Ed Craig reported that all but 7 of the bourse tables were sold. Ed also gave major kudo's the David Thaxter of Metro Coin and Currency for his generous donation to MSNA. A photographer from the Beachcomber took pictures of the bourse area. Mill Hajek highlighted the six-coin elongated sets that are for sale by both MSNA and MD TAMS. The Colonial Coin Club was approved as Club Life Member #-5.

Exhibit prizes were given to the winners. President Craig turned over the gavel to the new incoming President, Simcha Kuritzky. President Kuritzky set the dates for the next board meeting, October 27th.

THE PAYROLL ARRIVED, SIR., BUT DON'T WORRY—I SENT IT BACK! ALL THE BILLS HAD "IN GOD WE TRUST" ON THEM....
PLEDGE OF ALLEGIANCE UNCONSTI-TUTIONAL
9TH CIRCUIT COURT OF APPEALS

33rd Annual MSNA Show at Ocean City

The show was open to the public on Saturday and Sunday, October 8 & 9. There were 75 bourse tables set up, but 7 were unsold. Approx. 1800 patrons visited the show during this very rainy weekend. The Salisbury Coin Club was the host club and did an excellent job at the registration table. Four different exhibitors entered seven cases of exhibits. MSNA held their annual meeting on Saturday and MD TAMS conducted a meeting there also. Exhibit and raffle winners are listed on page 6 of this journal. Simcha Kuritzky took over as the newest MSNA president.

MEMBER CLUBS IN GOOD STANDING

Baltimore Area Numismatic Coalition P. O. Box 3273 Balto., MD 21228-0273 Bobruby@qis.net	Baltimore Coin Club P. O. Box 43681 Baltimore, MD 21236-0681 ***	Belmar Coin Club P. O. Box 273 Fallston, MD 21047 ***
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Interstate Coin Club P. O. Box 1901 Hagerstown, MD 21742	Maryland Numismatic Soc. C/o Larry Carton P. O. Box 681 Riderwood, MD 21139-0681	Maryland Token & Medal Society, P. O. Box 644 Gambrills, MD 21054-0644 bobruby@qis.net
Middle River Coin Club C/o Baltimore County Dept of Rec & Parks Victory Villa Community Ctr 404 Compass Road Balto. MD 21220 ***	Montgomery County Coin Club P. O. Box 7087 Silver Spring, MD 20907 Simcha.Kuritzky@cgi.com	Perry Hall Coin Club P. O. Box 2 Fork, MD 21051 ***
Salisbury Coin Club C/o George Pletha, Jr. 11437 Hudson White Road Deale Island, MD 21821-1143 ***	South Glen Burnie Coin Club C/o Darrel King 8017 Clark Station Road Severn, MD 21144 www.sgbcc.com	Western Maryland Coin Club 16 Howard Street, Suite B-1 Cumberland, MD 21502 Jweir@shol.com ***
St. Maries Coin Club P. O. Box 365 Lusby, MD 20657	*** **Charter Clubs**	Is your club address correct? If not, please send me the correct Information. Thanks

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The
34th Annual
Maryland State
Numismatic Association
Convention and Coin Show

OCEAN CITY CONVENTION CENTER

(Roland E. Powell)

4001 Ocean Highway & 40th Street
Ocean City, Maryland

October 7 - 8, 2006

Saturday	Sunday
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